



# FORETHOUGHT® Annuities

Issued by Forethought Life Insurance Company

## Product Reference Guide



### Index Bonus 115, Secure Bonus 115 and Secure Bonus 115 Plus Lifetime income benefit factors

	Single Life Level Income	Single Life with COLI <sup>1</sup>	Joint Life Level Income <sup>2</sup>	Joint Life with COLI <sup>1,2</sup>
Attained Age at Option Date	Current Company Declared Rates <sup>3</sup> (guaranteed at issue for at least 13 contract months)			
59-70	5%	4%	4%	3%
71-80	6%	5%	5%	4%
81+	7%	6%	6%	5%
Contract Years	Guaranteed Minimum Rates (all ages)			
1-10	5%	4%	4%	3%
11+	4%	3%	3%	2%

### Income 125 and Secure Income 125 Lifetime income benefit factors

	Single Life Level Income	Single Life with COLI* <sup>1</sup>	Joint Life Level Income	Joint Life with COLI* <sup>1</sup>
Attained Age	Guaranteed Minimum	Guaranteed Minimum	Guaranteed Minimum	Guaranteed Minimum
59+	5%	4%	4%	3%

\*2% annual cost of living increases begin on the 2nd anniversary following activation of the benefit and end once the Contract Value is depleted.

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<sup>1</sup> 2% annual cost of living increases begin on the 2nd anniversary following activation of the benefit and end once the Contract Value is depleted.

<sup>2</sup> The age of the younger income life at the time of benefit election determines the joint life income benefit factor.

<sup>3</sup> Company declared income benefit factors effective March 17, 2010. These factors are subject to change. The income benefit factors at contract issue are guaranteed to remain the same for at least 13 contract months. Factors may change in the 14th contract month and beyond, subject to guaranteed minimums described above. Once an income option is selected, the income benefit factor is guaranteed for life.

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# FORETHOUGHT LIFE INSURANCE COMPANY ANNUITY PRODUCT REFERENCE GUIDE



PRODUCTS CURRENTLY OFFERED AS OF MAY 2011

	FORETHOUGHT FUTURE INCOME SOLUTIONS <sup>SM</sup>			FORETHOUGHT FIXED ANNUITIES <sup>SM</sup>	FORETHOUGHT DESTINATION INDEXED ANNUITIES <sup>SM</sup>
Product name	Index Bonus 115 <sup>SM</sup>	Secure Bonus 115 <sup>SM</sup>	Secure Bonus 115 Plus <sup>SM</sup>	Secure Income 125 <sup>SM</sup>	Income 125 <sup>SM</sup>
<b>Description</b>	<b>Single Premium Deferred Annuity</b> available for non-qualified, IRA and Roth IRA plans	<b>Single Premium Deferred Annuity</b> available for non-qualified, IRA and Roth IRA plans	<b>Single Premium Deferred Annuity</b> available for non-qualified, IRA and Roth IRA plans	<b>Single Premium Deferred Annuity</b> available for non-qualified, IRA and Roth IRA plans	<b>Single Premium Deferred Annuity</b> available for non-qualified, IRA and Roth IRA plans
<b>Issue ages</b>	0-85	0-85	0-85	0-85	0-85
<b>Premium</b>	<ul style="list-style-type: none"> <li>• \$25,000 minimum initial premium</li> <li>• \$1,000,000 maximum total household premium for ages 0-75 (as measured by total contributions per household for all Forethought annuities)</li> <li>• \$500,000 maximum total household premium for ages 76 and older (as measured by total contributions per household for all Forethought annuities)</li> </ul>	<ul style="list-style-type: none"> <li>• \$25,000 minimum initial premium</li> <li>• \$1,000,000 maximum total household premium for ages 0-75 (as measured by total contributions per household for all Forethought annuities)</li> <li>• \$500,000 maximum total household premium for ages 76 and older (as measured by total contributions per household for all Forethought annuities)</li> </ul>	<ul style="list-style-type: none"> <li>• \$25,000 minimum initial premium</li> <li>• \$1,000,000 maximum total household premium for ages 0-75 (as measured by total contributions per household for all Forethought annuities)</li> <li>• \$500,000 maximum total household premium for ages 76 and older (as measured by total contributions per household for all Forethought annuities)</li> </ul>	<ul style="list-style-type: none"> <li>• \$25,000 minimum initial premium</li> <li>• \$1,000,000 maximum total household premium for ages 0-75 (as measured by total contributions per household for all Forethought annuities)</li> <li>• \$500,000 maximum total household premium for ages 76 and older (as measured by total contributions per household for all Forethought annuities)</li> </ul>	<ul style="list-style-type: none"> <li>• \$25,000 minimum initial premium</li> <li>• \$1,000,000 maximum total household premium for ages 0-75 (as measured by total contributions per household for all Forethought annuities)</li> <li>• \$500,000 maximum total household premium for ages 76 and older (as measured by total contributions per household for all Forethought annuities)</li> </ul>
<b>Interest strategies</b>	<ul style="list-style-type: none"> <li>• One year point-to-point with cap</li> <li>• One year monthly point-to-point with cap</li> <li>• One year fixed interest account</li> </ul>	<ul style="list-style-type: none"> <li>• One year fixed interest account</li> </ul>	<ul style="list-style-type: none"> <li>• One year fixed interest account</li> </ul>	<ul style="list-style-type: none"> <li>• One year fixed interest account</li> </ul>	<ul style="list-style-type: none"> <li>• One year monthly point-to-point with cap</li> <li>• One year fixed interest account</li> </ul>
<b>Withdrawal Charges</b>	12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0% AK, CT, DE, FL, MN, OR, SC, TX & UT: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0% AK, CT, DE, FL, MN, OR, SC, TX & UT: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0% AK, CT, DE, FL, MN, OR, SC, TX & UT: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0% AK, CT, DE, FL, MN, OR, SC, TX & UT: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0% AK, CT, DE, FL, MN, OR, SC, TX & UT: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%
<b>Bonus features</b>	<ul style="list-style-type: none"> <li>• 15% income bonus applied to Guaranteed Lifetime Income Account Value (Not available on cash surrender and does not apply to the Contract Value or death benefit.)</li> </ul>	<ul style="list-style-type: none"> <li>• 15% income bonus applied to Guaranteed Lifetime Income Account Value (Not available on cash surrender and does not apply to the Contract Value or death benefit.)</li> </ul>	<ul style="list-style-type: none"> <li>• 3.0% interest rate bonus for first Contract Year only, applied to Contract Value</li> <li>• 15% income bonus applied to Guaranteed Lifetime Income Account Value (Not available on cash surrender and does not apply to the Contract Value or death benefit.)</li> </ul>	<ul style="list-style-type: none"> <li>• 25% income bonus applied to Guaranteed Lifetime Income Account Value (Not available on cash surrender and does not apply to the Contract Value or death benefit.)</li> </ul>	<ul style="list-style-type: none"> <li>• 25% income bonus applied to Guaranteed Lifetime Income Account Value (Not available on cash surrender and does not apply to the Contract Value or death benefit.)</li> </ul>
<b>Product features</b>	<ul style="list-style-type: none"> <li>• Guaranteed Lifetime Income Account Value grows at 6% at the end of each Contract Year for the first ten years or until date benefit is activated</li> <li>• Annual accumulation rate does not apply to the Contract Value or death benefit</li> <li>• Guaranteed Lifetime Income Benefit available any time after age 59<sup>1/2</sup> and the first Contract Year</li> <li>• Annual charge applied to Contract Value for Income Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed Lifetime Income Account Value grows at 6% at the end of each Contract Year for the first ten years or until date benefit is activated</li> <li>• Annual accumulation rate does not apply to the Contract Value or death benefit</li> <li>• Guaranteed Lifetime Income Benefit available any time after age 59<sup>1/2</sup> and the first Contract Year</li> <li>• Annual charge applied to Contract Value for Income Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed Lifetime Income Account Value grows at 6% at the end of each Contract Year for the first ten years or until date benefit is activated</li> <li>• Annual accumulation rate does not apply to the Contract Value or death benefit</li> <li>• Guaranteed Lifetime Income Benefit available any time after age 59<sup>1/2</sup> and the first Contract Year</li> <li>• Annual charge applied to Contract Value for Income Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed Lifetime Income Account Value grows at 5% at the end of each Contract Year for the first ten years or until date benefit is activated</li> <li>• Annual accumulation rate does not apply to the Contract Value or death benefit</li> <li>• Guaranteed Lifetime Income Benefit available any time after age 59<sup>1/2</sup> and the first Contract Year</li> <li>• No charge for Income Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed Lifetime Income Account Value grows at 5% at the end of each Contract Year for the first ten years or until date benefit is activated</li> <li>• Annual accumulation rate does not apply to the Contract Value or death benefit</li> <li>• Guaranteed Lifetime Income Benefit available any time after age 59<sup>1/2</sup> and the first Contract Year</li> <li>• No charge for Income Benefit</li> </ul>
<b>Lifetime Income Options</b>	Choice of 4 income options: <ul style="list-style-type: none"> <li>• Single life level income benefit annually</li> <li>• Single life income with 2% annual COLI</li> <li>• Joint life level income benefit annually</li> <li>• Joint life income with 2% annual COLI</li> </ul> (see charts for income benefit factors)	Choice of 4 income options: <ul style="list-style-type: none"> <li>• Single life level income benefit annually</li> <li>• Single life income with 2% annual COLI</li> <li>• Joint life level income benefit annually</li> <li>• Joint life income with 2% annual COLI</li> </ul> (see charts for income benefit factors)	Choice of 4 income options: <ul style="list-style-type: none"> <li>• Single life level income benefit annually</li> <li>• Single life income with 2% annual COLI</li> <li>• Joint life level income benefit annually</li> <li>• Joint life income with 2% annual COLI</li> </ul> (see charts for income benefit factors)	Choice of 4 income options: <ul style="list-style-type: none"> <li>• Single life level income benefit annually</li> <li>• Single life income with 2% annual COLI</li> <li>• Joint life level income benefit annually</li> <li>• Joint life income with 2% annual COLI</li> </ul> (see charts for income benefit factors)	Choice of 4 income options: <ul style="list-style-type: none"> <li>• Single life level income benefit annually</li> <li>• Single life income with 2% annual COLI</li> <li>• Joint life level income benefit annually</li> <li>• Joint life income with 2% annual COLI</li> </ul> (see charts for income benefit factors)
<b>Free Withdrawals</b>	• 10% beginning of the year Contract Value after the first Contract Year (except in year of full surrender)	• 10% beginning of the year Contract Value after the first Contract Year (except in year of full surrender)	• 10% beginning of the year Contract Value after the first Contract Year (except in year of full surrender)	• 10% beginning of the year Contract Value after the first Contract Year (except in year of full surrender)	• 10% beginning of the year Contract Value after the first Contract Year (except in year of full surrender)
<b>Minimum guaranteed contract withdrawal value</b>	• 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%	• 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%	• 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%	• 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%	• 87.5% of premiums paid, less withdrawals and rider charges, compounded at a rate between 1% and 3%
<b>Riders</b>	<ul style="list-style-type: none"> <li>• Nursing Home Waiver</li> <li>• Terminal Illness Waiver</li> </ul>	<ul style="list-style-type: none"> <li>• Nursing Home Waiver</li> <li>• Terminal Illness Waiver</li> </ul>	<ul style="list-style-type: none"> <li>• Nursing Home Waiver</li> <li>• Terminal Illness Waiver</li> </ul>	<ul style="list-style-type: none"> <li>• Nursing Home Waiver</li> <li>• Terminal Illness Waiver</li> </ul>	<ul style="list-style-type: none"> <li>• Nursing Home Waiver</li> <li>• Terminal Illness Waive</li> </ul>
<b>Optional Death Benefit</b>	Increased Death Benefit Guarantee available for an annual charge, for ages 0-75, with maximum total death benefit equal to 200% of the initial premium less withdrawals (or the accumulated account value, whichever is greater)	Increased Death Benefit Guarantee available for an annual charge, for ages 0-75, with maximum total death benefit equal to 200% of the initial premium less withdrawals (or the accumulated account value, whichever is greater)	Increased Death Benefit Guarantee available for an annual charge, for ages 0-75, with maximum total death benefit equal to 200% of the initial premium less withdrawals (or the accumulated account value, whichever is greater)	Increased Death Benefit Guarantee available for an annual charge, for ages 0-75, with maximum total death benefit equal to 200% of the initial premium less withdrawals (or the accumulated account value, whichever is greater)	Increased Death Benefit Guarantee available for an annual charge, for ages 0-75, with maximum total death benefit equal to 150% of the initial premium less withdrawals (or the accumulated account value, whichever is greater)